

**Information to identify the case:**

Debtor 1	<u>Jon F. Maletto</u>	Social Security number or ITIN	<b>xxx-xx-2390</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-10396-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jon F. Maletto

6/14/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Jon F. Maletto  
DebtorCase No. 13-10396-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 23

Date Rcvd: Jun 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2018.

db +Jon F. Maletto, 5 Brickwork Road Ext., Kane, PA 16735-4911  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 13598801 +AES /Citizens NA, 1200 N. 7th Street, Harrisburg, PA 17102-1419  
 13598802 Bank Of America, Attn: Bankruptcy Nc4-105-02-77 PO B, Greensboro, NC 27410  
 13598808 Jennifer Maletto, 2410 Bush Ave, Lot 19, Colorado Springs, CO 80904-4175  
 13706394 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 630267, Irving, TX 75063)  
 13706886 +Phelan Hallinan LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza,  
 Philadelphia, PA 19103-1823  
 13598810 State of Washington DSHS, Constituent Services, PO Box 45130, Olympia, WA 98504-5130  
 13630723 Washington State Support Registry, Everett Division of Child Support, P.O. Box 11520,  
 Tacoma, WA 98411-5520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2018 01:41:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kborkley@bernsteinlaw.com Jun 15 2018 01:42:06 Bank of America, N.A.,  
 c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13598803 +EDI: BANKAMER.COM Jun 15 2018 05:23:00 Bank Of America, N.a., 450 American St,  
 Simi Valley, CA 93065-6285  
 13618553 EDI: BANKAMER.COM Jun 15 2018 05:23:00 Bank of America, N.A., NC4-105-02-99,  
 PO Box 26012, Greensboro, NC 27420-6012  
 13598804 +EDI: RESURGENT.COM Jun 15 2018 05:23:00 CACH LLC, 4340 S. Monaco Street, Unit 2,  
 Denver, CO 80237-3485  
 13598805 +EDI: CITICORP.COM Jun 15 2018 05:23:00 Citi, POB 6241, Sioux Falls, SD 57117-6241  
 13598806 +EDI: FORD.COM Jun 15 2018 05:23:00 Ford Motor Credit, PO Box 152271,  
 Irving, TX 75015-2271  
 13635661 E-mail/Text: BKRMailOps@weltman.com Jun 15 2018 01:41:47 Ford Motor Credit Company LLC,,  
 a Delaware Limited Liability Company, c/o Weltman, Weinberg & Reis,  
 436 7th Avenue, Suite 1400, Pittsburgh, PA 15219-1827  
 13598807 EDI: RMSC.COM Jun 15 2018 05:23:00 Green Tree Servicing, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101  
 13692734 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2018 01:41:13 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone #: 888-298-7785  
 13692735 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2018 01:41:13 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
 14347744 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 15 2018 01:42:18  
 LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 13598809 +EDI: SEARS.COM Jun 15 2018 05:23:00 Sears /CBNA, PO Box 6282,  
 Sioux Falls, SD 57117-6282

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
 cr Ditech Financial LLC fka Greentree Servicing LLC  
 cr Ford Motor Credit Company LLC, a Delaware Limited  
 cr Green Tree Servicing, LLC  
 cr LSF9 Master Participation Trust  
 cr Nationstar Mortgage. LLC

TOTALS: 6, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor	LSF9 Master Participation Trust ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor	Ditech Financial LLC fka Greentree Servicing LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor	DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor	Nationstar Mortgage. LLC pawb@fedphe.com, james.prostko@phelanhallinan.com
James P. Valecko on behalf of Creditor	Ford Motor Credit Company LLC, a Delaware Limited Liability Company jvalecko@weltman.com, PitEcf@weltman.com
Jerome B. Blank on behalf of Creditor	Nationstar Mortgage. LLC pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor	Nationstar Mortgage. LLC jschalk@barley.com, sromig@barley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor	Green Tree Servicing, LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor	Bank of America, N.A. pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmech@chapter13trusteedpa.com
Scott A. Dietterick on behalf of Creditor	Nationstar Mortgage. LLC sad@jsdc.com, kab@jsdc.com; cls@jsdc.com; bankruptcynotice@zuckergoldberg.com; klm@jsdc.com
Stephen H. Hutzelman on behalf of Debtor Jon F. Maletto	shutzelman@ecf.inforuptcy.com; ann@shapiralaw.com
Thomas Song on behalf of Creditor	LSF9 Master Participation Trust pawb@fedphe.com

TOTAL: 14